

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

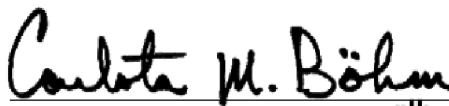
In re: )  
JAMES L. STOUT ) Bankruptcy No. 22-22128-CMB  
PAMELA J. STOUT, )  
    Debtor(s) ) Chapter 13  
CREDIT ACCEPTANCE CORPORATION, )  
    Movant ) Related To Document No. 94  
v. ) **ENTERED BY DEFAULT**  
JAMES L. STOUT )  
PAMELA J. STOUT, )  
    Respondent(s) )  
RONDA J. WINNECOUR, )  
    Trustee )

**ORDER OF COURT**

AND NOW, this 1st day of May, 2025, it is hereby

**ORDERED** that the Motion For Relief From The Automatic Stay is GRANTED.

Movant Credit Acceptance Corporation is permitted to enforce its rights in the property described as a **2013 Ram 1500** bearing vehicle identification number 1C6RR7FTXDS699601, to the extent and in the manner provided by any applicable contract documents and non-bankruptcy law, including but not limited to repossession of said property.

  
Carlota M. Böhm <sup>glb</sup>  
United States Bankruptcy Judge

SIGNED  
5/1/25 3:40 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
James L. Stout  
Pamela J. Stout  
Debtors

Case No. 22-22128-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: May 01, 2025

User: auto  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2025:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | + James L. Stout, Pamela J. Stout, 1533 West Crawford Ave, Connellsville, PA 15425-2311 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2025 at the address(es) listed below:

| Name              | Email Address   |
|-------------------|---|
| Andrew L. Spivack | on behalf of Creditor Portfolio Recovery Associates LLC, as assignee of Westlake Services, LLC ("PRA"), by and through it andrew.spivack@brockandscott.com, wbecf@brockandscott.com |
| Denise Carlon     | on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust dcarlon@kmlawgroup.com                    |
| Lawrence Willis   | on behalf of Joint Debtor Pamela J. Stout ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com  |
| Lawrence Willis   | on behalf of Debtor James L. Stout ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com   |
| Mario J. Hanyon   | on behalf of Creditor Portfolio Recovery Associates LLC, as assignee of Westlake Services, LLC ("PRA"), by and through it   |

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: May 01, 2025

Form ID: pdf900

Total Noticed: 1

wbecf@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

William E. Craig

on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 8